

**ABSTRACT OF THE DISCLOSURE**

A system and method of managing virtual documents is described. These virtual documents have associated with them an attribute file having known header and field information. By using the attribute file information, a network-connected computer can categorize and store virtual documents in a database corresponding to a particular user of the system. According to one aspect, the system is designed so that it can interface with an interactive television computer system so that a user can select virtual documents that he wishes to retain while viewing a television program. The selected virtual documents are then categorized and stored in the database corresponding to the user. According to another aspect, virtual documents can be downloaded from network-connected computer to a user's computer and then transferred to a smart card device. Specifically, a merchant coupon may be downloaded to the smart card device so that it may be redeemed at a merchant's store.